

United States Bankruptcy Court
Eastern District of New YorkIn re:
Jay S Lee
DebtorCase No. 13-47201-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 1
Total Noticed: 23

Date Rcvd: Mar 12, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2014.

db +Jay S Lee, 169 Reynolds Street, Staten Island, NY 10305-2057
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg +Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8204094 +Bank Of America, Home Loans, 4161 Piedmont Pkwy, Greensboro, NC 27410-8119
8204095 +Bill Me Later, P O Box 105658, Atlanta, GA 30348-5658
8204100 +Citibankna, 1000 Technology Dr, O Fallon, MO 63368-2239
8204102 +DForster & Garbus LLP, P O Box 9030, Commack, NY 11725-9030
8204104 +Enzo Clinical Labs Inc, P O Box 4155, Sarasota, FL 34230-4155
8204105 +Indymac Mortgage Services, Po Box 78826, Phoenix, AZ 85062-8826
8204107 +Zurich North America, P O Box 55156, Boston, MA 02205-5156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRJMCCORD.COM Mar 12 2014 18:23:00 Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597
8204091 +EDI: AMEREXPR.COM Mar 12 2014 18:23:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
8204092 +E-mail/Text: ACF-EBN@acf-inc.com Mar 12 2014 18:13:24 Atlantic Crd, P O Box 13386, Roanoke, VA 24033-3386
8204093 EDI: BANKAMER.COM Mar 12 2014 18:23:00 Bank Of America, Po Box 982235, El Paso, TX 79998
8204096 EDI: CAPITALONE.COM Mar 12 2014 18:23:00 Cap One, Po Box 85520, Richmond, VA 23285
8204097 +EDI: CHASE.COM Mar 12 2014 18:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
8204098 +EDI: CITICORP.COM Mar 12 2014 18:23:00 Citi, P O Box 6241, Sioux Falls, SD 57117-6241
8204099 +EDI: CITICORP.COM Mar 12 2014 18:23:00 Citi Cards, P O Box 6077, Sioux Falls, SD 57117-6077
8204101 +EDI: CITICORP.COM Mar 12 2014 18:23:00 Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
8204103 +EDI: DISCOVER.COM Mar 12 2014 18:23:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
8204106 +EDI: DRIV.COM Mar 12 2014 18:23:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-n, Dallas, TX 75247-3822

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2014 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Jay S Lee kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Richard J. McCord on behalf of Trustee Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.com
Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.com

TOTAL: 4

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271-C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-13-47201-nhl

Jay S Lee

169 Reynolds Street
Staten Island, NY 10305

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-1149

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on November 30, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard J. McCord (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: March 12, 2014

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.